GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:934
ANSWERED ON:23.11.2001
LOANS TO STUDENS FOR HIGHER STUDIES
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Will the Minister of FINANCE be pleased to state:

(a) whether some nationalized banks have provided loans to engineering, medical and other students for higher studies;

(b) if so, the bank-wise loans provided to these students during each of the last three years, especially in tribal areas of Maharashtra;

(c) the banks which have not provided loans in tribal/rural areas of other States including Gujarat;

(d) the details of students especially those belonging to Scheduled Tribes/Scheduled Castes/Backward Classes who applied for loans but were denied loans and the reasons therefor; and

(e) the directions proposed to be issued to the nationalised banks for disbursement of such loans to the students ?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL)

(a) & (e): Educational loans are being provided by all Public Sector Banks (PSBs) for all the courses including Engineering / Medical courses to the students pursuing higher studies in India & abroad. The Reserve Bank of India (RBI) has issued a comprehensive educational loan scheme vide its circular dated 28th April 2001 which has been implemented by all PSBs and is in operation. Banks are extending education loan under the scheme.

(b) to (d):The Management Information system of RBI does not generate the information as asked in part (b) to (d) of the Question. However, as reported by the RBI, the State-wise details of educational loans outstanding in the books of PSBs up to the end of March 1998, 1999 & 2000 are indicated in the Annexure.

ANNEXURE

THE STATEMENT SHOWING THE STATE-WISE DETAILS OF EDUCATIONAL L OANS OUTSTANDING IN THE BOOKS O PUBLIC SECTOR BANKS UP TO THE END OF MARCH 1998, 1999 & 2000.

(Amount Rs. In lakhs)

STATE/U.Ts	As at the end of March 1998		As at the end of March`99		As at end of March 2000	
	No.of A/C	Amt. O/s	No. of A/C	Amt. O/s	No.of A/C	Amt. O/s
Haryana	524	228	504	296	634	564
Himachal Prad	155	46	151	76	161	104
Jammu & Kashmir	43	17	31	20	44	29
Punjab	436	224	561	439	794	731
Rajasthan	413	141	1036	247	586	775
Chandigarh	139	123	128	173	180	220
Delhi	1718	1420	1730	1221	1265	2688
Assam	142	61	135	69	148	89
Manipur	-	-	5	2	-	-
Meghalaya	13	3	15	6	14	4
Nagaland	2	1	4	5	2	2
Tripura	14	3	13	2	8	2
Arunachal Pra	-	-	7	56	-	-
Mizoram	-	-	-	-	-	-

Sikkim	2	1	1	1	2	1
Bihar	666	307	729	469	806	571
Orissa	8811	582	1260	691	1137	612
West Bengal	965	488	1067	737	1104	760
A & Nicobar	10	2	13	3	11	3
Madhya Pradesh	616	339	890	502	1142	891
Uttar Pradesh	1214	665	1744	1171	2646	3614
Gujarat	1570	720	1846	1011	2099	1424
Maharashtra	11438	4301	71281	10311	11124	7183
Daman & Diu	-	-	-	-	2	1
Goa	181	117	172	133	238	208
D & N Haveli	-	-	-	-	-	-
Andhra Pradesh	11820	6638	13250	8083	13586	10504
Karnataka	18987	8070	17746	9821	16936	10480
Kerala	5654	2200	7145	2758	7348	3798
Tamilnadu	16017	6102	15067	6604	17559	8932
Pondicherry	244	89	374	70	282	101
Lakshdweep	-	-	-	-	-	-
All India	81794	32888	136905	44977	79858	54291